

CONSUMER INFORMATION CATALOG

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CARS

Buying A Safer Car. Comprehensive charts compare safety features and crash test results of 1996 model year vehicles. Identifies vehicle theft rates. 12 pp. (1996. DOT/FTC) **501D. Free.**

Buying A Used Car. Learn about your rights when buying from an individual and about the "Buyer's Guide" sticker required on all used cars sold by a dealer. 9 pp. (1990. FTC) **301D. 50¢.**

Glove Box Tips. Five booklets to help you get your car ready for summer and winter driving; choose the right repair shop; and get the best work from your mechanic. 10 pp. (1994. EPA) **302D. 50¢.**

How to Find Your Way Under the Hood & Around the Car. Instructions for 14 preventative maintenance services you can perform on your car. Includes a helpful chart. 2 pp. (1993. DOC) **303D. 50¢.**

How to Get a Great Deal On a New Car. Step-by-step instructions for a proven negotiation technique that you can use to save money on your next car. 4 pp. (1996. USDA) **304D. 50¢.**

New Car Buying Guide. Discusses pricing terms, financing options, and various contracts. Includes a worksheet to help you bargain. 2 pp. (1992. FTC) **305D. 50¢.**

Nine Ways to Lower Your Auto Insurance Costs. Tips on what to do to lower your expenses. Includes a chart to compare discounts. 6 pp. (1990. OCA) **306D. 50¢.**

Underhood Tips to Help You Keep Your Cool. Learn how non Freon air conditioners affect you and the environment. 2 pp. (1995. EPA) **502D. Free.**

CHILDREN

Learning Activities

Catch the Spirit: A Student's Guide to Community Service. Describes 14 interesting and challenging volunteer opportunities with local and national resources for more information. 15 pp. (1996. ED) **503D. Free.**

Deputy Fire Marshal Kit. Stickers, a badge, and colorful certificate teach elementary age children the "cool rules" of fire safety. (1995. CPSC/FEMA) **504D. Free.**

Helping Your Child Learn History. Makes history interesting to 4-11 year olds with lots of activities and fun things to do. 50 pp. (1993. ED) **307D. 50¢.**

Helping Your Child Learn Math. 26 meaningful and fun activities to help your children (ages 5-13) see math as a positive and interesting part of life. 64 pp. (1993. ED) **308D. 50¢.**

Helping Your Child Learn to Read. Fun and practical activities to help you and your child lay a foundation for a lifetime of reading. Primarily for children under 10, but helpful for older children too. 65 pp. (1993. ED) **309D. 50¢.**

Don't miss the booklet "Learning Disabilities" in the next column.

Helping Your Child Learn Responsible Behavior. Designed for 0-9 year olds to help develop fairness, respect, courage, honesty, compassion, and more. Helpful for adults too. 46 pp. (1993. ED) **310D. 50¢.**

Helping Your Child Succeed in School. 15 fun activities to do with your children (ages 5-11) to help expand their imagination, obey, organize, help others, and much more. 52 pp. (1993. ED) **311D. 50¢.**

Helping Your Child With Homework. Suggestions to help you help your child set the time and place for homework, follow-up with the teacher, and more. Good for grades K-9. 48 pp. (1995. ED) **312D. 50¢.**

The Real Deal. Word games, a poster, and puzzles to help junior high students learn to be smart consumers. 12 pp. (1995. FTC) **313D. 50¢.**

Timeless Classics. Lists nearly 400 books published before 1960 for children of all ages. Divided in grade groups of kindergarten through 12th. 2 pp. (1994. NEH) **314D. 50¢.**

Parenting

Baby Safety Checklist. Keep this growth chart handy to mark and date your baby's development and review the 12 important safety tips. (1995. CPSC) **315D. 50¢.**

Growing Up Drug Free. Shows parents what children should know about drugs, including alcohol and tobacco, at each age level. 33 pp. (1992. ED) **505D. Free.**

Kids Aren't Just Small Adults. Important information about giving nonprescription medicine to your children. 1 pp. (1992. FDA) **506D. Free.**

Learning Disabilities. Explains the differences between learning problems and disabilities; includes a chart that shows language and reasoning skills to watch for at different ages, and more. 40 pp. (1993. NIMH) **316D. 50¢.**

Planning for College. Strategies to help plan for tuition and fees, future costs, and investment returns. 10 pp. (1996. TREA) **507D. Free.**

Preparing Your Child for College: A Resource Book for Parents. Work sheets and checklists to help plan for college academically and financially. Examples of typical college costs; suggestions for saving and investing, financial assistance, and more. 57 pp. (1996/97. ED) **508D. Free.**

Preventing Childhood Poisoning. How to spot symptoms of poisoning, and what antidotes to give. 4 pp. (1996. FDA) **509D. Free.**

Schools Without Drugs. An action plan for parents, teachers, school administrators, and students that can help fight drug use. 91 pp. (1992. ED) **510D. Free.**

Toys & Play. Learn how play can improve your child's development. Includes a toy safety and buying guide for children up to 12 years old. 23 pp. (1994. CPSC) **511D. Free.**

EMPLOYMENT

The GED Diploma. What the tests cover, how to prepare, and where to get more information. 16 pp. (1991. ED) **512D. Free.**

Health Benefits Under COBRA (Consolidated Omnibus Budget Reconciliation Act). How to keep or buy coverage for yourself and family after a job loss, reduced work hours, divorce, or death. 24 pp. (1994. DOL) **317D. 50¢.**

High Earning Workers Who Don't Have a Bachelor's Degree. Lists more than 100 occupations requiring less than a college degree. 8 pp. (1995. DOL) **101D. \$1.00.**

How to File a Claim for Your Benefits. Here's what to do if your claim or appeal for health, disability, or severance benefits is denied. Covers what the law does, waiting periods, and more. 2 pp. (1991. DOL) **318D. 50¢.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and more. 1 year subscription, 4 issues. (DOL) **250D. \$9.50.**

Resumes, Application Forms, Cover Letters, and Interviews. Tips on tailoring your resume for specific jobs and sample interview questions. 8 pp. (1987. DOL) **102D. \$1.00.**

Have you seen the booklets in the Small Business section on page 11 ?

Tomorrow's Jobs. Discusses changes in the economy, labor force, future demand, and more. 14 pp. (1996. DOL) **103D. \$1.75.**

ENVIRONMENT

Collecting Used Oil for Recycling/Reuse. Contains tips on changing your own motor oil and explains why recycling oil helps the environment and saves energy. 2 pp. (1994. EPA) **513D. Free.**

Cooling Your Home Naturally. Suggests how to save electricity and keep your home cool with landscaping, roof treatments, and more. 8 pp. (1994. DOE) **104D. \$1.00.**

Look for the new free booklet "Energy Efficient Mortgage Home Owner Guide" listed on page 8 .

The Duck Stamp Story. Help preserve wetlands and wildlife refuges by becoming a collector of these unique stamps. 2 pp. (1995. DOI) **514D. Free.**

Energy-Efficient Windows. Describes how to reduce your home's heating, cooling, and lighting costs. 6 pp. (1994. DOE) **105D. \$1.00.**

Healthy Lawn, Healthy Environment. Tips on soil preparation, grasses, watering, mowing, pesticides, choosing a lawn care service, and more. 19 pp. (1992. EPA) **319D. 50¢.**

Why Save Endangered Species? Ways to get involved in saving plants and animals. 7 pp. (1992. DOI) **515D. Free.**

FEDERAL PROGRAMS

All About Direct Loans. Learn about the four types of direct education loans, how much you can borrow, how to apply, how you'll be paid once you're approved, repayment options and your rights and responsibilities. 33 pp. (1996. ED) **516D. Free.**

Are There Any Public Lands for Sale? Describes the federal program to sell excess undeveloped public land and why there is no more available for homesteading. 12 pp. (1994. DOI) **106D. \$1.00.**

Direct Student Loan Consolidation. Explains the financial benefits of consolidating your federal student loans into a single Direct Loan Account. Describes repayment plans and factors to consider before consolidating. 16 pp. (1996. ED) **517D. Free.**

Guide to Federal Government Sales. How to buy land, houses, cars, and other items from 18 federal sales programs, including seized and unclaimed property. 19 pp. (1994. GSA) **107D. \$1.75.**

How to Buy Surplus Personal Property from the Department of Defense. Lists types of items for sale and includes bidders application. 27 pp. (1992. DOD) **108D. \$1.00.**



How You Can Buy Used Federal Personal Property. The government sells its used equipment and industrial items; here are telephone numbers to call for more information. 4 pp. (1996. GSA) **320D. 50¢.**

Paying for College. How to estimate college expenses and put together a financing plan, including savings, financial aid, loans, grants, work study, etc. 24 pp. (1995. SLMA) **518D. Free.**

U.S. Real Property Sales List. Lists government properties for sale that are sold by auction or sealed bid. Tells how to get more information on specific properties. 5 pp. (Revised bi-monthly. GSA) **519D. Free.**

Your Social Security Number. Explains why we have social security numbers, when and how to get one, and how to protect its privacy. 2 pp. (1994. SSA) **520D. Free.**

Benefits

Federal Benefits for Veterans and Dependents. Medical, educational, home loan guarantees, insurance, compensation, pension, health care, and other benefit programs for veterans and survivors. 92 pp. (1996. VA) **109D. \$3.25.**

Medicare Covers Mammograms. Describes what a mammogram is, how it detects early breast cancer, and what Medicare covers. 5 pp. (1995. HCFA) **521D. Free.**

The Medicare Handbook. Learn who is eligible, how to apply, fill out claims, events that can change your Medicare protection, what is and isn't covered, and your right to appeal. 30 pp. (1996. HCFA) **110D. \$2.25.**

Medicare Pays for Flu Shots. Why, when, and where Medicare recipients can get free flu shots. 2 pp. (1994. HCFA) **522D. Free.**

Request for Earnings and Benefit Estimate Statement. A form to complete and return to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (1994. SSA) **523D. Free.**

Social Security: Understanding the Benefits. Explains retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 40 pp. (1996. SSA) **524D. Free.**

FOOD & NUTRITION

Action Guide for Healthy Eating. Practical ideas to help you lower your risk of cancer by eating less fat and more fruits, vegetables, and whole grains. 16 pp. (1995. NCI) **525D. Free.**

Can Your Kitchen Pass the Food Safety Test? Take the 10 point quiz on food storage, handling, and cooking to protect your family from food-borne illnesses. 4 pp. (1995. FDA) **526D. Free.**

A Consumer's Guide to Fats. Describes the different types of fats and cholesterol and their effects on your health. Includes a glossary of common "fat words." 5 pp. (1994. FDA) **527D. Free.**

Dietary Guidelines for Americans. How to choose a diet that will taste good, be nutritious, and reduce chronic disease risks. 43 pp. (1995. USDA/HHS) **321D. 50¢.**

Eat Right to Help Lower Your High Blood Pressure. Lists snacks, menu ideas, and recipes to help you control your weight and your high blood pressure. 30 pp. (1995. NIH) **111D. \$1.50.**

Food Allergies: Rare but Risky. Learn the differences between food allergies and food intolerance; diagnosis and tips on preventing and treating allergic reactions. 6 pp. (1994. FDA) **528D. Free.**

Food Label Close-Up. Describes the new food label requirements, including nutrition facts, ingredients, nutrient content, health claims, and the value of package dates. 5 pp. (1995. FDA) **529D. Free.**

A Fresh Look at Food Preservatives. Describes how and why food preservatives are used and what safety standards are followed. Includes a list of foods and beverages that contain various amounts of sulfites. 5 pp. (1994. FDA) **530D. Free.**

Growing Older, Eating Better. How and why to follow a nutritious diet as you grow older. Lists sources of information about meal programs and available assistance. 5 pp. (1996. FDA) **531D. Free.**

Healthful Snacks for the Chip & Dip Crowd. Tips on choosing what snacks are best for you and your diet. Also discusses the new fat-based substitute Olestra, which adds no fat or calories. 5 pp. (1996. FDA) **532D. Free.**

How to Buy Fruits, Vegetables, and Meats. Use these tips to make healthy decisions based on nutritive value, prices, wholesomeness, quality, and convenience:

How to Buy Fresh Fruits. 26 pp. (1994. USDA) **322D. 50¢.**

How to Buy Fresh Vegetables. 26 pp. (1994. USDA) **323D. 50¢.**

How to Buy Meat. 22 pp. (1995. USDA) **324D. 50¢.**

Is Something Fishy Going On? Explains names and appearance of different species of fish so you can spot some of the most common sales frauds. 5 pp. (1994. FDA) **533D. Free.**

Making It Easier to Shed Pounds: The New Food Label. Helps the diet-conscious select nutritious foods for their weight-loss plan. 6 pp. (1994. FDA) **534D. Free.**

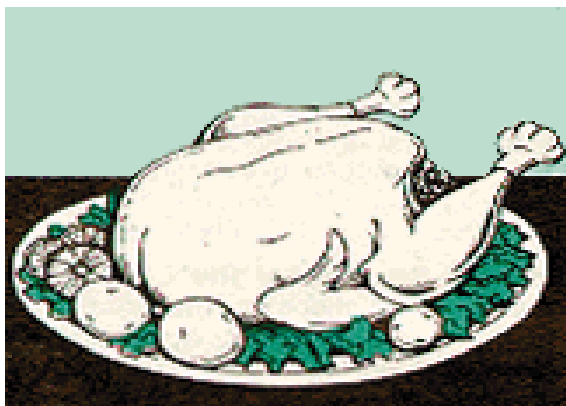
Quick Consumer Guide to Safe Food Handling. Avoid food poisoning by learning how long some foods can be safely frozen or refrigerated. 8 pp. (1991. USDA) **535D. Free.**

Scouting for Sodium: The New Food Label. Gives tips on how to use the new food label in choosing foods for a low-sodium diet. 5 pp. (1995. FDA) **536D. Free.**

Should You Go On a Diet? Discusses the risks of fad diets and diet pills for teenagers, and gives healthy tips for anyone trying to lose weight. 3 pp. (1994. FDA) **537D. Free.**

Taking the Fat Out of Food. Describes various fat substitutes that can make your diet healthier. Sample menu to cut your fat intake by 50%. 6 pp. (1996. FDA) **538D. Free.**

Talking About Turkey: How to Buy, Store, Thaw, Stuff, and Prepare Your Holiday Bird. A complete guide with recipes and charts. 22 pp. (1987. USDA) **539D. Free.**



HEALTH

Thrifty Meals for Two. Developed especially for the older couple on a limited budget. Menus and recipes to help you prepare hearty, nutritious, and economical meals. 70 pp. (1993. USDA) **112D. \$2.50.**

Exercise and Your Heart. An action plan for starting and staying on an exercise program, including 37 different activities to choose from. 39 pp. (1993. NIH) **113D. \$1.75.**

FDA Consumer. Articles based on recent developments in the regulation of foods, drugs, and cosmetics by the Food and Drug Administration. Annual Subscription - 10 issues. (FDA) **251D. \$15.00.**

Fighting Fleas and Ticks. How to remove a tick safely and prevent tick-borne disease. Tips on keeping fleas away, including prescription flea-control products for you pets. 6 pp. (1996. FDA) **540D. Free.**

Getting Fit Your Way. Help to make exercise a lifelong habit with an emphasis on strengthening your heart, quitting smoking, and losing weight. Suggests ways to handle some common exercise problems and much more. 50 pp. (1993. DOD) **114D. \$3.25.**

Guide to Choosing a Nursing Home. When to visit, who to talk to, and what to ask about quality care, payment, Medicare/Medicaid coverage, and other insurance. Includes a helpful detailed checklist. 19 pp. (1993. HCFA) **541D. Free.**

"Healthy Tan" - A Fast-Fading Myth. Learn the symptoms of skin cancer and the benefits of protecting your skin from the sun. 3 pp. (1991. FDA) **542D. Free.**

Lifting the Clouds of Cataracts. Discusses how cataracts develop, symptoms and treatment options, including intraocular lens implants. 4 pp. (1992. FDA) **543D. Free.**

Progress in Blood Supply Safety. Discusses how the blood industry is regulated, and the test now performed on all donated blood. 4 pp. (1995. FDA) **544D. Free.**

Questions to Ask Your Doctor Before You Have Surgery... with follow-up information to help you make decisions about your health care. 14 pp. (1995. HHS) **115D. \$1.00.**

Silicone Breast Implants. Where to get more information, report problems, and precautions to take if you already have implants. 4 pp. (1993. FDA) **545D. Free.**

The Sun, UV, and You. Explains what the UV (ultraviolet radiation) index is and how you can use it to avoid skin cancer, cataracts, premature aging of the skin, etc. Gives special information for children. 12 pp. (1995. EPA) **546D. Free.**

Walking for Exercise and Pleasure. Includes illustrated warm-up exercises and advice on how far, how fast, and how often to walk for best results. 14 pp. (1994. PCPFS) **116D. \$1.00.**

Drugs & Health Aids

Aspirin: A New Look at an Old Drug. How aspirin can help in the prevention and treatment of cardiovascular disease. 3 pp. (1994. FDA) **547D. Free.**

Buying Medicine? Help Protect Yourself Against Tampering. 1 pp. (1992. FDA) **548D. Free.**

Choosing Medical Treatments. Describes how to decide if alternative therapy such as acupuncture, hypnosis, herbs, or biofeedback, is right for you. How to avoid fraudulent, unproven health treatments. 5 pp. (1995. FDA) **549D. Free.**

Depo-Provera. Discusses benefits and risks of this injection that prevents pregnancy for three months. 3 pp. (1993. FDA) **550D. Free.**

Eye Wear. Tells what different eye specialists do and gives questions to ask when shopping for eyeglasses or contact lenses. 2 pp. (1994. FTC) **325D. 50¢.**

FDA's Tips for Taking Medicines. How to get the most benefit with fewest risks. Questions to ask and suggestions for long-term medication use. 5 pp. (1996. FDA) **551D. Free.**

Hocus-Pocus as Applied to Arthritis. Discusses fraudulent cures and medically sound treatments for arthritis, rheumatism, and gout. 4 pp. (1993. FDA) **552D. Free.**

Kids' Vaccinations Get a Little Easier. Some vaccinations are now combined to make immunization faster and easier. Learn what they are and how they work to keep your child healthy. Includes a vaccination schedule. 5 pp. (1994. FDA) **553D. Free.**

Check out the Parenting section on page 3.

Making It Easier to Read Prescriptions. Gives an example of a typical prescription and a list of what common symbols and terms mean so you can ensure you get what you expect. 3 pp. (1995. FDA) **554D. Free.**

Mammography Facilities Must Meet Quality Standards. Learn what has changed to better your chances of early detection of breast tumors. 5 pp. (1994. FDA) **555D. Free.**

Nonprescription Medicines: What's Right for You? Important advice on choosing over-the-counter (OTC) medicines and avoiding harmful interactions. 12 pp. (1996. FDA) **556D. Free.**

Not a Cure-all, Eye Surgery Helps Some See Better. Discusses and compares safety and effectiveness of radial keratotomy (RK), the most common surgical procedure to correct nearsightedness, with photorefractive keratectomy (PRK), the new laser procedure. 5 pp. (1995. FDA) **557D. Free.**

Steroid Substitutes. Discusses the dangers of using alternatives to anabolic steroids to enhance athletic performance. 4 pp. (1993. FDA) **558D. Free.**

Taming Tummy Turmoil. Lists over-the-counter medications (and their possible side effects) for motion sickness, heartburn, indigestion and overindulgence. 4 pp. (1996. FDA) **559D. Free.**

Unproven Medical Treatments Lure Elderly. Americans spend nearly \$20 billion each year on unproven medical treatments. Learn why these can be dangerous and how to avoid fraud. 5 pp. (1995. FDA) **560D. Free.**

Medical Problems

Alzheimer's Disease ... is a group of diseases that lead to the loss of mental and physical functions. Discusses how Alzheimer's is diagnosed, possible causes, and current treatments. Lists references, sources of help and much more. 36 pp. (1992. NIMH) **561D. Free.**

Chronic Fatigue Syndrome. Learn the symptoms and what treatments are being studied. 15 pp. (1991. NIH) **326D. 50¢.**

Coping with Arthritis In Its Many Forms. Describes proven treatments for the most common types of arthritis, and how to avoid being a target for fraudulent "cures." 5 pp. (1996. FDA) **562D. Free.**

Dizziness. Explains the various causes, diagnostic tests, and treatments for people suffering from dizzy spells. 27 pp. (1986. NIH) **117D. \$1.25.**

Don't Lose Sight of Glaucoma. Glaucoma is a leading cause of blindness. Find out who is most likely to develop it, what the symptoms are, and how it is treated. 2 pp. (1993. NIH) **327D. 50¢.**

Headaches. Information on possible causes and treatments of headaches, including migraines. 37 pp. (1984. NIH) **118D. \$2.00.**

Prostate Cancer... is the second most common cancer in men. Learn how it is detected, what treatments are available, and where to get more information. 5 pp. (1995. FDA) **563D. Free.**

So You Have High Blood Cholesterol. Guidelines for lowering your blood cholesterol through diet, medication, and exercise. 36 pp. (1993. NIH) **119D. \$1.75.**

Spread the Word About Cancer: A Guide for Black Americans. Black Americans are diagnosed with cancer and die from it more often than any other group. Learn what you can do to reduce your chances of getting cancer. 12 pp. (1995. NCI) **564D. Free.**

Urinary Tract Infections In Adults. Discusses the risks, symptoms, and treatments of this common and frequent infection. 19 pp. (1991. NIH) **328D. 50¢.**

Varicose Vein Treatments. Explains various treatments, their risks and side effects; gives questions to ask your doctor; and warns about fraudulent treatment claims. 2 pp. (1994. FTC) **329D. 50¢.**

When the Spine Curves. How to detect and get help treating scoliosis, an abnormal curvature of the spine that may show up during adolescence. 3 pp. (1985. FDA) **565D. Free.**

Yeast Infections. Describes the symptoms, causes, available medications, and preventive tips. 2 pp. (1996. FDA) **566D. Free.**

Mental Health

Attention Deficit Hyperactivity Disorder. Discusses symptoms, causes, diagnosis, and treatments of this disorder which affects many children and young people. 42 pp. (1994. NIMH) **330D. 50¢.**

Anxiety Disorders. Treatments available and resources to contact for more information on panic phobias, stress, obsessive-compulsive, and other anxiety disorders. 24 pp. (1994. NIMH) **567D. Free.**

Bipolar Disorder (Manic-Depressive Illness). Learn signs and symptoms, available treatments, and how to get help. 12 pp. (1993. NIMH) **568D. Free.**



Helping the Depressed Person Get Treatment. Gives specific advice and examples of symptoms and treatments to help a child, adolescent, young and older adult, employee and spouse. 23 pp. (1990. NIMH) **569D. Free.**

Medications for the Treatment of Schizophrenia: Questions and Answers. Describes various medications and how they work, gives a range of usual daily doses and discusses side effects. 13 pp. (1992. NIMH) **570D. Free.**

Obsessive-Compulsive Disorder. Learn how to identify, treat, and get help for excessively repetitive thoughts and behaviors that are distressing and extremely difficult to overcome. 16 pp. (1994. NIMH) **571D. Free.**

Panic Disorder. What to do when anxiety or sudden fear seems too much to handle. Lists symptoms, treatments, and where to get help. 2 pp. (1993. NIMH) **572D. Free.**

Plain Talk About Depression. Depression has many symptoms. Learn how it's diagnosed, treated, and how to get help. 4 pp. (1992. NIMH) **573D. Free.**

HOUSING

Buying & Financing

Consumer Handbook on Adjustable Rate Mortgages. Describes basic features, advantages, risks, and terminology. Explains how ARM's work and how to reduce your risks. 25 pp. (1995. FRB) **331D. 50¢.**

A Consumer's Guide to Mortgage Lock-Ins. Lists questions to ask when shopping for a mortgage. 14 pp. (1995. FRB) **332D. 50¢.**

A Consumer's Guide to Mortgage Refinancings. Is refinancing beneficial for you? Learn the costs, and how to tell if the time is right. 8 pp. (1995. FRB) **333D. 50¢.**

Energy Efficient Mortgage Home Owner Guide. If you're buying, selling, refinancing, or remodeling your home, you could increase your comfort and save money with a mortgage that encourages saving energy. Learn who qualifies, the process, and more. 9 pp. (1996. DOE) **609D. Free.**

Guide to Single Family Home Mortgage Insurance. FHA insurance protects lenders against losses on mortgages so they can offer you more generous terms. Learn what the costs, conditions, and options are. 21 pp. (1994. HUD) **120D. \$1.25.**

There are more good booklets in the Environment section on page 4 .

Home Buyer's Vocabulary. Defines common words and terms used in the real estate world. Especially useful for the first time buyer. 14 pp. (1994. HUD) **121D. \$1.00.**

The Home Inspection & You. Answers questions about how and why you should get a home inspection before buying or selling. 2 pp. (1993. USDA) **334D. 50¢.**

How to Buy a Home With a Low Down Payment. There are private and federal options for obtaining a mortgage. Learn how to qualify, determine what you can afford, and more. 12 pp. (1995. USDA) **574D. Free.**

The HUD Homebuying Guide. Here are step-by-step instructions for finding and financing a HUD home. Includes charts to help you estimate mortgage payments. 11 pp. (1995. HUD) **575D. Free.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Practical tips to help reduce your expenses. Lists phone numbers of state insurance departments for more information. 4 pp. (1995. OCA) **335D. 50¢.**

When Your Home Is On the Line. Your home serves as collateral for a home equity loan. Questions, terms, tips, a checklist, and more to help find the plan that best meets your needs. 16 pp. (1994. FRB) **336D. 50¢.**

Home Improvements & Safety

Backyard Bird Problems. How to control common problems such as destruction of garden plants, nesting in gutters and chimneys, and damage to your home's exterior. 27 pp. (1993. DOI) **576D. Free.**

A Home Electrical Safety Check. Lists and poses questions to help you keep your home safe. 17 pp. (1995. CPSC) **337D. 50¢.**

Home Water Treatment Units. Discusses various options for purifying drinking water, factors to consider before purchasing a unit, and how to avoid deceptive sales pitches. 2 pp. (1993. FTC) **338D. 50¢.**

Never Say Never. 90% of all U.S. natural disasters involve flooding. Learn how to obtain the insurance coverage you need. 5 pp. (1996. FEMA) **577D. Free.**

Protect Your Family From Lead in Your Home. Many sources of lead are especially dangerous to young children. Learn how to check your home and reduce the hazards. 15 pp. (1995. EPA) **578D. Free.**

Rehab a Home With HUD's 203(k). Learn how you might get a long-term mortgage that includes the costs of reconstructing, modernizing and eliminating health and safety hazards in your home. 35 pp. (1995. HUD) **339D. 50¢.**

Repairing Your Flooded Home. Step-by-step advice on cleaning up and repairing your home and its contents after a flood and how to protect your home in the future. 56 pp. (1992. FEMA) **579D. Free.**

Learn about "Energy-Efficient Windows" on page 4.

Selecting a New Water Heater. Describes how different types of water heaters work and features to consider when buying. 6 pp. (1995. DOE) **122D. \$1.00.**

Your Home Fire Safety Checklist. How to reduce the risks of fire, where the "hot" spots are, and what to do if fire occurs. Also has an example escape plan for you to adapt to your home. 10 pp. (1991. CPSC) **340D. 50¢.**



MONEY

Bankruptcy. Explains what bankruptcy is, lists the different types, and what the differences mean to you in the short and long term. 5 pp. (1996. LSC) **580D. Free.**

Being An Executor. Explains what an executor is and does in order to settle an estate and includes a checklist and resources for more help if you are named an executor. 8 pp. (1996. LSC) **581D. Free.**

Cybershopping. The pros and cons of shopping on the Internet with special tips on protecting the security of a financial transaction. 2 pp. (1996. FTC) **341D. 50¢.**

Doing Your Taxes. Explains what tax forms to use, how to fill them out, where to send your return, and how to get free help. Lists the most common errors to watch for. 12 pp. (1995. TREA) **582D. Free.**

Getting What You Pay For: Weights and Measures Tips for Consumers. Gasoline, groceries, and firewood are sold by weights and measures. Learn how to bargain hunt for good buys. 21 pp. (1993. DOC) **342D. 50¢.**

An IRS Audit. Explains what an audit is, and factors that may trigger one. Here's advice that includes how to appeal the results. 8 pp. (1996. LSC) **583D. Free.**

Making A Will. Explains why a will is important, how to prepare one, what to include, and how to keep it current. 12 pp. (1996. LSC) **584D. Free.**

Making Sense of Savings. How to compare different banking accounts. Describes the various services and fees, questions to ask about interest rates and service charges. 12 pp. (1994. FRB) **343D. 50¢.**

Shopping With Your ATM Card. Describes the new ways you can use an ATM card. Provides safety precautions and a listing of networks and affiliated shopping services by state. 23 pp. (1995. USDA) **585D. Free.**

Credit

Choosing & Using Credit Cards. Credit cards vary widely in their charges and how fees are calculated. Learn how to compare costs for the best deal. 2 pp. (1993. FTC) **344D. 50¢.**

Consumer Handbook to Credit Protection Laws. Explains how consumer credit laws can help you apply for credit, keep up a good credit standing, and complain about an unfair deal. 44 pp. (1993. FRB) **345D. 50¢.**

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